

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 18-24599 CMB
	)	Chapter 13
Joseph M. Panigall	)	
Sheila A. Panigall	)	Related to: Document No. 91
Debtors	)	
	)	
Joseph M. Panigall	)	
Sheila A. Panigall	)	
Movants	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
Respondent	)	

**ORDER APPROVING POSTPETITION**  
**AUTOMOBILE FINANCING**

This matter comes before the Court upon the CONSENT ORDER OF THE DEBTORS FOR POSTPETITION FINANCING filed by Debtors. Based upon the foregoing, and for good cause shown, it is hereby ORDERED, ADJUDGED, and DECREED that:

1. The Consent Order is GRANTED as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase or lease of a replacement vehicle on the following terms:

- (a) the total amount of financing shall not exceed \$10,000.00; and
- (b) the monthly payments made under the financing agreement shall not exceed \$450.00; and
- (c) the interest rate shall not exceed 21%

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments shall be made through the chapter 13 plan. Within 30 DAYS of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing which will include the details of the automobile financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

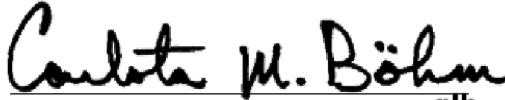
4. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to a lender that will be determined at the time of vehicle financing. A consent order providing for adequate protection payments for the new vehicle will be filed within 7 days of vehicle financing providing for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition vehicle lender.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

7. The Debtors are permitted to utilize their free and clear Oldsmobile as a trade-in toward the purchase of a new car. If the vehicle is not suitable for trade, the Debtors are authorized to utilize said vehicle for its scrap metal value.

Dated: June 30, 2020

  
Carlota M. Böhm <sup>gib</sup>

Chief United States Bankruptcy Judge

Case Administrator to Mail to:  
Joseph and Sheila Panigall  
Abagale Steidl, Esquire  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

FILED  
6/30/20 9:34 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Consented to:

/s/ Kate DeSimone  
Kate DeSimone, Esquire  
Office of the Chapter 13 Trustee

/s/ Abagale Steidl  
Abagale Steidl, Esquire  
Attorney for the Debtors

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb +Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Abagale E. Steidl on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter E. Meltzer on behalf of Creditor OneMain Financial bankruptcy@wglaw.com,  
ibernatski@wglaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Thomas A. Capehart on behalf of Creditor Santander Bank, N.A. jkacsur@grossmcginley.com,  
ehutchinson@grossmcginley.com

TOTAL: 8